



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/601,118	06/23/2003	Peter T. Robertson	RF010906USNP	7175
57572	7590	05/03/2007	EXAMINER	
MARK S. NOWOTARSKI			BLECK, CAROLYN M	
30 GLEN TERRACE			ART UNIT	
STAMFORD, CT 06906			PAPER NUMBER	
			3626	
			MAIL DATE	
			DELIVERY MODE	
			05/03/2007	
			PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/601,118

Applicant(s)

ROBERTSON ET AL.

Examiner

Carolyn M. Bleck

Art Unit

3626

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 19 February 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 37-43 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 37-43 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☒ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 6/28/04, 2/19/07, 3/26/07.
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- ☐ Notice of Informal Patent Application
- ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 19 February 2007 has been entered.
2. This communication is in response to the RCE filed on 19 February 2007. Claims 1-36 have been cancelled. Claims 37-43 are newly presented.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

(A) Claim 43 is rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. Applicant has failed to provide support for the newly added

limitations within claim 43. The Examiner was unable to find support for "b. upon said determination of said statistical deviation, modifying said set of four or more universal-subjective questions such that the responses to said set of modified four or more universal-subjective questions indicate a normal number of safe drivers." The Applicant is requested to show support for this limitation.

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

5. Claims 40-43 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

(A) Claim 40 recites "c. automatically analyzing said set of responses to said set of one or more questions related to honesty to determine if a faking or gaming flag is raised; d. providing to said prospective insured a second set of four or more universal-subjective questions if said gaming flag is raised, said second set of four or more universal-subjective questions being different from said first set of four or more universal-subjective questions; e. obtaining a set of responses to said second set of four or more universal-subjective questions from said prospective insured; and f. automatically classifying said prospective insured to a risk class based at least in part on said sets of responses to said first and said second set of four or more universal-subjective questions."

The Examiner respectfully submits that claim 40 recites a conditional limitation. Step c) requires "automatically analyzing said set of responses to said set of one or more questions related to honesty to determine if a faking or gaming flag is raised." If a faking or gaming flag is not raised, then step c) is the final step in claim 40. However, if a gaming flag is raised, then a second set of questions is presented. Thus, the Examiner requests clarification as to what happens in the claim if a faking or gaming flag is not raised and suggests that Applicant include these limitations within claim 40. For purposes of applying prior art, the Examiner interprets claim 40 to require the steps a)-c). Step f) has been interpreted as "automatically classifying said prospective insured to a risk class based at least in part on said set of responses to said first set of four or more universal subjective questions." The Examiner interprets claim 40 as not requiring steps d)-e) and interpreting f) as discussed above.

(B) Claim 41 recites a statement where high self confidence is in "apparent tension" with a socially desirable response and a statement where high self confidence is in "apparent agreement" with a socially desirable response. The Examiner respectfully submits that it is unclear what types of statements would be statements where high self confidence is in "apparent tension" with a socially desirable response and what types of statements would be statements where high self confidence is in "apparent agreement" with a socially desirable response. The Examiner was unable to find definitions or examples for these types of statements within the originally filed specification. For purposes of applying prior art, the Examiner interprets these limitations to be statements

regarding high self confidence and relating to socially desirable responses. Appropriate clarification is requested.

Claim 41 recites "a. providing a second set of four or more universal-subjective questions to said prospective insured if the responses to said two questions designed to measure self confidence are incongruous, said second set of four or more universal-subjective questions being different from said first set of four or more universal-subjective questions; b. obtaining a set of responses to said second set of four or more universal-subjective questions from said prospective insured; c. automatically classifying said prospective insured to a risk class based at least in part on said sets of responses to said first and said second set of four or more universal-subjective questions." Steps a)-c) only occur if the two questions are incongruent. Steps a)-c) do not occur if the questions are in apparent agreement. Thus, the Examiner requests clarification as to what happens in claim 41 if the questions are in apparent agreement and suggests that Applicant include these limitations within claim 41. For purposes of applying prior art, the Examiner interprets claim 41 to require the limitations recited in the preamble. Step c) has been interpreted as "automatically classifying said prospective insured to a risk class based at least in part on said set of responses to said first set of four or more universal subjective questions." The Examiner interprets claim 41 as not requiring steps a)-c).

The Examiner requests clarification as to what "incongruous means." When are two responses to two questions considered "incongruous?"

Art Unit: 3626

(C) Claim 42 recites "a. providing at least a second set of four or more universal-subjective questions to said prospective insured if the responses to said five questions designed to measure aggressiveness are inconsistent, said second set of four or more universal-subjective questions being different from said first set of four or more universal-subjective questions; b. obtaining a set of responses to said second set of four or more universal-subjective questions from said prospective insured; c. automatically classifying said prospective insured to a risk class based at least in part on said sets of responses to said first and said second set of four or more universal-subjective questions."

Steps a)-c) only occur if the responses to said five questions are inconsistent. Steps a)-c) do not occur if the questions are consistent. Thus, the Examiner requests clarification as to what happens in claim 42 if the questions are inconsistent and suggests that Applicant include these limitations within claim 42. For purposes of applying prior art, the Examiner interprets claim 42 to require the limitations recited in the preamble. Step c) has been interpreted as "automatically classifying said prospective insured to a risk class based at least in part on said set of responses to said first set of four or more universal subjective questions." The Examiner interprets claim 42 as not requiring steps a)-c).

As per the recitation of "a. providing at least a second set of four or more universal-subjective questions to said prospective insured if the responses to said five questions designed to measure aggressiveness are inconsistent," the Examiner requests clarification of when questions are inconsistent. Is it when all five responses

Art Unit: 3626

are different? Is it when three out of five responses are different? The Examiner was unable to find a definition or examples of responses that are inconsistent within the specification as originally filed.

(D) Claim 43 recites "a. monitoring the responses to said set of four or more universal-subjective questions received from additional prospective insureds over a period of time to determine if there is a statistical deviation in said responses indicating an increased number of safe drivers; b. upon said determination of said statistical deviation, modifying said set of four or more universal-subjective questions such that the responses to said set of modified four or more universal-subjective questions indicate a normal number of safe drivers."

Claim 43 recites a conditional limitation. It is unclear what steps are performed if there is not a statistical deviation within claim 43. It appears that only step a) would be performed and the questions would not be modified. For purposes of applying prior art, the Examiner is interpreting claim 43 to only require step a) to be performed.

In addition, claim 43 recites "responses to said set of modified four or more universal-subjective questions indicate a normal number of safe drivers." It is unclear what a "normal number of safe drivers" includes. The Examiner was unable to find a definition for this limitation within the specification as originally filed. It appears at page 21 of the originally filed specification that Applicant intends to claim that "any statistical deviation indicating increased numbers of "safe drivers" might infer that excessive numbers of prospective insureds are in possession of the questionnaire, and *ergo*, the

Art Unit: 3626

questionnaire has exceeded its useful life." (page 21, lines 14-18). However, this is not what Applicant has claimed.

Claim 43 recites a "statistical deviation in said responses." The Examiner respectfully submits that it is unclear what statistical deviation is required to indicate an increased number of safe drivers. For example, does the statistical deviation have to increase over time? How does the "statistical deviation" indicate an increased number of safe drivers? Appropriate clarification is requested.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 37-39 and 42 are rejected under 35 U.S.C. 103(a) as being unpatentable over Haner (Charles F. Haner, *A Prediction of Automobile Claims by Psychological Methods*, The Journal of Risk and Insurance, vol. 35, no. 1 (Mar. 1968), pp. 49-59) in view of Lajunen (Timo Lajunen & Heikki Summala, *Driving Experience, Personality, and Skill and Safety-Motive Dimensions in Drivers' Self-Assessments*, Person Individ. Diff. Vol. 19, No. 3 (1995), pp. 307-318) and DeTore et al. (4,975,840).

(A) As per claim 37, Haner discloses a method for determining the attitudes and personality traits of an applicant for automobile insurance, predicting accident

Art Unit: 3626

susceptibility, placing applicants in various risk levels, and determining an insurance premium based on the risk level, wherein the applicant belongs in a narrowly defined homogenous grouping (page 49: Abstract, par. 1-3, par. 7), wherein the method comprises:

(a) providing a personal history inventory and an attitude inventory to the applicant (page 50: par. 4)

(b) completing and submitting the personal history inventory and attitude inventor and scoring by a computer the inventories (page 50: par. 4-5); and

(c) classifying the applicant to a risk level based on answers to the inventories (page 49: par. 3; par. 50: par. 5-7; page 51: Table I).

Haner does not expressly disclose:

(a) a set of four or more universal-subjective questions, the responses to said universal-subjective questions being able to account for at least 24% of the variance in the number of automobile insurance claims reported by members of said demographic group."

Lajunen discloses providing a questionnaire, wherein a person gives self-assessed skill estimates and safety motives and are asked to assess their own abilities and personality (reads on "subjective") (page 308: par. 1-2, 5; page 309: par. 1-2) and wherein the questionnaires relate to driving, personality measures, and background information and are assembled in a single questionnaire (reads on "universal" – i.e., can be given to any driver. Note Lajunen's disclosure of over 1300 drivers used in the self-assessments) (page 307: par. 2; par. 308: par. 8), wherein a person answers four or

Art Unit: 3626

more questions (see Lajunen's disclosure of thirteen questions on page 308: par. 11), wherein the skill and safety-motive factors explain 35% of the variance in the questionnaire (Summary on page 307).

At the time the invention was made, it would have been obvious to include the features of Lajunen within the method taught by Haner with the motivation of measuring skill and safety-motive dimensions in driver's self-assessments of their a driving abilities (Lajunen: Summary on page 307) and to properly predict insurance applicant accident susceptibility to accurately determine insurance premiums (Haner: page 49, par. 3).

As per the recitation of "the responses to said universal-subjective questions being able to account for at least 24% of the variance in the number of automobile insurance claims reported by members of said demographic group," the Examiner respectfully submits that the teachings of the combined prior art disclose the statements and responses that Applicant claims in claims 38-43 and thus, these responses would account for at least 24% of the variance in the number of automobile insurance claims reported by members of said demographic group. As such, the Examiner respectfully submits that Haner and Lajunen collectively teach Applicant's claimed invention.

Haner and Lajunen are silent as to whether the classification is performed "automatically."

DeTore discloses determining a risk classification for a particular applicant based on data collected including information which may have a bearing on insurability, wherein the classification is performed by an expert module without input from the

Art Unit: 3626

underwriter (reads on "automatically") (col. 5 lines 19-68, col. 10 lines 43-54, col. 14 line 50 to col. 15 line 18).

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to combine the features of DeTore within the method taught collectively by Haner and Lajunen with the motivation of providing an automated system for assessing risk without the aid or intervention of underwriters, thus improving efficiency, quality, and consistency of decisions (DeTore; col. 6 lines 3-10).

(B) As per claim 38, Lajunen discloses asking one question to assess attitude to driving (page 310: par. 2). The remaining features of claim 38 repeat the limitations of claim 37 above, and are incorporated herein.

(C) As per claim 39, Lajunen discloses thirteen items in the driver skill inventory (page 308: par. 11). The remaining features of claim 39 repeat the limitations of claim 37 above, and are incorporated herein.

(D) As per claim 42, Lajunen discloses having questions relating to aggression and locus of control, which relates to lack of causation and failure to take precautionary steps to avoid the occurrence of unfavorable outcomes (page 308: par. 3-4), wherein the driving behavior inventory (DBI) used has thirty three DBI items, and wherein the DBI items relate to aggression (page 311: Table 2; page 312: Table 3; page 313: Tale 4 – sensation seeking; page 314: Table 5).

As per the recitation of “automatically classifying...,” note the teachings of Haner and DeTore in the rejection of claim 37, which is incorporated herein. Also, note the discussion of the interpretation of the prior art given in Section 3C above.

8. Claim 40 is rejected under 35 U.S.C. 103(a) as being unpatentable over Haner (Charles F. Haner, *A Prediction of Automobile Claims by Psychological Methods*, The Journal of Risk and Insurance, vol. 35, no. 1 (Mar. 1968), pp. 49-59), Lajunen (Timo Lajunen & Heikki Summala, *Driving Experience, Personality, and Skill and Safety-Motive Dimensions in Drivers' Self-Assessments*, Person Individ. Diff. Vol. 19, No. 3 (1995), pp. 307-318), and DeTore et al. (4,975,840) as applied to claim 37, and further in view of Cherrington (David J. Cherrington, Understanding Honesty – internal auditors' honesty level surveyed, 1993, accessed from <http://findarticles.com>).

(A) The teachings of Haner, Lajunen, and DeTore and the motivation for their combination are discussed above in the rejection of claim 37, and incorporated herein.

As per claim 40, Lajunen discloses using the Eysenck Personality Questionnaire (EPQ) as a control indicator of social desirability bias (reads on “honesty”), wherein the EPQ also produces measures of extraversion, psychoticism, and neuroticism, wherein the EPQ Lie scale is used and the same was divided into three equally-sized groups on the basis of scores on the Lie scale by the following method: the low-scoring third of Ss was record as “honest,” the middle third as “average people,” and the high-scoring third

Art Unit: 3626

as “liars” (reads on “responses... to one or more questions related to honesty”) (page 309: par. 7, page 312: par. 1).

Haner, Lajunen, and DeTore fail to expressly disclose “determining if a faking or gaming flag is raised.”

Cherrington discloses an honesty test where Applicant's are asked to describe personal honesty and give responses to such statements as “I am an honest person and would never steal or cheat”, where the questionnaire includes several faking scales to prevent people from getting fictitiously high scores, wherein the scores are also adjusted for social desirability bias, wherein low scores are caused by too many faking responses (reads on “faking flag being raised) (see page 1: par. 1, par. 7; page 2: par. 6-7; page 3: par. 1) (also see page 18 of Applicant's originally filed specification discussing the Cherrington article).

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to include the features of Cherrington within the method taught collectively by Haner, Lajunen, and DeTore with the motivation of preventing test takers from getting fictitiously high scores (page 2: par. 7).

As per the recitation of “automatically classifying...,” note the teachings of Haner and DeTore in the rejection of claim 37, which is incorporated herein. Also, note the discussion of the interpretation of the prior art given in Section 3A above.

9. Claim 41 is rejected under 35 U.S.C. 103(a) as being unpatentable over Haner (Charles F. Haner, *A Prediction of Automobile Claims by Psychological Methods*, The

Art Unit: 3626

Journal of Risk and Insurance, vol. 35, no. 1 (Mar. 1968), pp. 49-59), Lajunen (Timo Lajunen & Heikki Summala, *Driving Experience, Personality, and Skill and Safety-Motive Dimensions in Drivers' Self-Assessments*, Person Individ. Diff. Vol. 19, No. 3 (1995), pp. 307-318), and DeTore et al. (4,975,840) as applied to claim 37, and further in view of Richman (Wendy Richman et al., A Meta-Analytic Study of Social Desirability Distortion in Computer-Administered Questionnaires, Traditional Questionnaires, and Interviews, Journal of Applied Psychology, vol. 84, no. 5, pp. 754-775, October 1999).

(A) The of Haner, Lajunen, and DeTore and the motivation for their combination are discussed above in the rejection of claim 37, and incorporated herein.

As per claim 41, Lajunen discloses administering a questionnaire related to self-esteem (Rosenberg self-esteem scale, 1962) (reads on "two questions designed to measure self confidence) (page 309: par. 5; page 312: par. 3; page 313: Table 4), wherein a questionnaire is also administered relating to social desirability bias where the EPQ questionnaire is a control indicator of social desirability bias (page 308: par. 5; page 309: par. 7). It is respectfully submitted that the Rosenberg self-esteem includes questions related to having both high and low self-esteem.

Haner, DeTore, Lajunen do not expressly disclose a statement where high self confidence is in apparent tension with a socially desirable response and a statement where high self confidence is in apparent agreement with a socially desirable response. The Examiner interprets these statements to mean that the first statement is one where answering "yes" to having high self confidence is not socially desirable, and thus, the

Art Unit: 3626

respondent would be more likely to answer "no" to be socially desirable, and a second statement where answering "yes" to having high self confidence is socially desirable, and thus, a respondent would be more likely to answer "yes" because it is socially desirable.

Richman discloses social desirability distortion to be the tendency by respondents to answer questions in a more socially desirable direction, where respondents can "fake good" to make a good impression or to hide sensitive personal information (i.e., answering "yes" to questions where high self confidence is socially desirable and answering "no" to questions where high self confidence is not socially desirable) (page 755: col. 2, par. 2), where Richman's study looked at social desirability distortion in relation to self-esteem (page 756: par. 3; page 760).

Thus, it is respectfully submitted that at the time the invention was made, it would have been well known in the art to combine the teachings of Richman regarding social desirability distortion within the methods taught collectively by Haner, Lajunen, and DeTore with the motivation of ensuring that accurate results for questionnaires are obtained and avoiding social desirability distortion by taking this into account in administering questions (Richman; page 755: col. 2 par. 2).

10. Claim 43 is rejected under 35 U.S.C. 103(a) as being unpatentable over Haner (Charles F. Haner, *A Prediction of Automobile Claims by Psychological Methods*, The Journal of Risk and Insurance, vol. 35, no. 1 (Mar. 1968), pp. 49-59), Lajunen (Timo Lajunen & Heikki Summala, *Driving Experience, Personality, and Skill and Safety-*

Art Unit: 3626

Motive Dimensions in Drivers' Self-Assessments, Person Individ. Diff. Vol. 19, No. 3 (1995), pp. 307-318), and DeTore et al. (4,975,840) as applied to claim 37, and further in view of Official Notice.

(A) As per claim 43, the of Haner, Lajunen, and DeTore and the motivation for their combination are discussed above in the rejection of claim 37, and incorporated herein.

Haner, Lajunen, and DeTore does not expressly disclose "monitoring the responses" to said set of four or more universal-subjective received from additional prospective insureds over a period of time "to determine if there is a statistical deviation in said responses indicating an increased number of safe drivers."

The Examiner takes Official Notice that it is old and well known in the arts of administering tests, questionnaires, and surveys to monitor responses or answers to determine if there is a statistical deviation in the responses or answers indicating an increased number of test takers getting high scores (i.e., safe drivers). For example, it is well known for teachers to monitor students' answers to multiple choice tests to determine if more students are answering questions correctly, thus indicating a test may not be hard enough or too many students have previously seen the answers to the test. The teacher typically modifies the test in these situations.

At the time of the invention, it would have been known to modify the collective teachings of Haner, Lajunen, and DeTore to include the feature of modifying a test if there is a statistical deviation in responses with the motivation of reducing fraud or cheating in surveying and testing.

Response to Arguments

11. Applicant has not presented any arguments in this communication.

Conclusion

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Carolyn Bleck whose telephone number is (571) 272-6767. The Examiner can normally be reached on Monday-Thursday, 8:00am – 5:30pm, and from 8:30am – 5:00pm on alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached at (571) 272-6776.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

13. **Any response to this action should be mailed to:**


Art Unit: 3626

Commissioner of Patents and Trademarks
Washington, D.C. 20231

Or faxed to:

(571) 273-8300	[Official communications]
(571) 273-8300	[After Final communications labeled "Box AF"]
(571) 273-6767	[Informal/ Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand-delivered responses should be brought to the Knox Building, Alexandria, VA.


Carolyn M. Bleck
Patent Examiner
Art Unit 3626

4/23/07